

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Marlin Kilmer  
Debtor

Case No. 19-02790-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 18, 2023

User: AutoDocket  
Form ID: 318

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2023:**

Recip ID	Recipient Name and Address
db	+ Joseph Marlin Kilmer, 112 Clover Lane, Port Royal, PA 17082-7968
5228389	+ 1st Source Bank, 100 N Michigan Street, South Bend, IN 46601-1600
5228391	Brightbill Bus Body, 2701 E Cumberland Street, York, PA 17402
5228394	John Deere Credit, PO Box 4450, Carol Stream, IL 60197-4450
5228395	Lake Ford, 429 E Main Street, Lewistown, PA 17044
5219103	+ Nationstar Mortgage LLC as servicer for USAA Feder, 8950 Cypress Waters Blvd, Coppell, Texas 75019-4620
5228396	+ Register Chevrolet Inc., PO Box 128, Thompsontown, PA 17094-0128
5228397	+ Shipley Energy, PO Box 5006, York, PA 17405-5006
5228402	+ USAA Savings Bank, Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Dec 18 2023 23:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5228390	EDI: TSYS2	Dec 18 2023 23:41:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
5228392	EDI: CAPITALONE.COM	Dec 18 2023 23:41:00	Capital One, PO Box 70884, Charlotte, NC 28272-0884
5238736	Email/Text: litbkcourtmail@johndeere.com	Dec 18 2023 18:42:00	Deere & Company d/b/a John Deere Financial, PO Box 6600, Johnston, IA 50131
5228393	EDI: JPMORGANCHASE	Dec 18 2023 23:41:00	Chase, PO Box 15583, Wilmington, DE 19886-1194
5224596	+ Email/Text: RASEBN@raslg.com	Dec 18 2023 18:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5488950	Email/Text: nsm_bk_notices@mrcooper.com	Dec 18 2023 18:42:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
5488951	Email/Text: nsm_bk_notices@mrcooper.com	Dec 18 2023 18:42:00	Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741
5243017	EDI: PRA.COM	Dec 18 2023 23:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5217232	+ EDI: SYNC	Dec 18 2023 23:41:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5228398	EDI: SYNC	Dec 18 2023 23:41:00	Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
5228399	EDI: SYNC	Dec 18 2023 23:41:00	Synchrony Bank/Lenscrafters, PO Box 965033, Orlando, FL 32896-5033

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5260866	+ Email/Text: EFBankruptcyNotices@huntington.com	Dec 18 2023 18:42:00	TCF Bank, 11100 Wayzata Blvd. Suite 801, Minnetonka, MN 55305-5503
5228400	+ Email/Text: EFBankruptcyNotices@huntington.com	Dec 18 2023 18:42:00	TCF National Bank, 200 Lake Street E, Wayzata, MN 55391-1690
5236489	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 18 2023 18:42:00	USAA Federal Savings Bank, c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
5228401	+ EDI: USAA.COM	Dec 18 2023 23:41:00	USAA Savings Bank, PO Box 65020, San Antonio, TX 78265-5020

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Chad J. Julius	on behalf of Debtor 1 Joseph Marlin Kilmer cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
James H Turner	on behalf of Debtor 1 Joseph Marlin Kilmer pat@turnerandoconnell.com
John C Kilgannon	on behalf of Creditor 1st Source Bank john.kilgannon@stevenslee.com
Kara Katherine Gendron	on behalf of Trustee Kara Katherine Gendron karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for USAA Federal Savings Bank pa-bk@logs.com
Kristen D Little	on behalf of Creditor USAA Federal Savings Bank KRLITTLE@FIRSTAM.COM
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for USAA Federal Savings Bank

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KRLITTLE@FIRSTAM.COM

Lily Christina Calkins

on behalf of Creditor USAA Federal Savings Bank logsecf@logs.com lilychristinacalkins@gmail.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for USAA Federal Savings Bank  
wbecf@brockandscott.com mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor USAA Federal Savings Bank wbecf@brockandscott.com mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Michael Patrick Farrington

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for USAA Federal Savings Bank  
mfarrington@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 15

**Information to identify the case:**

Debtor 1

Joseph Marlin Kilmer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0847

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

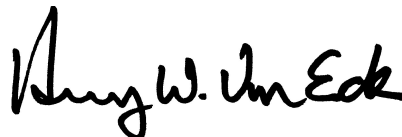
EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02790-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Joseph Marlin Kilmer  
dba Keystone Continental Destinations12/18/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**